

OSAP

ONTARIO STUDENT ASSISTANCE PROGRAM

Government of Ontario Publications

INFORMATION GUIDE

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92/93



Ministry of
Colleges and
Universities

Ontario



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Information about OSAP

What type of assistance is available through OSAP?

Generally, you and (if applicable) your family are responsible for meeting the basic costs of your postsecondary education. However, OSAP recognizes that you and your family may not have enough financial resources to meet your educational costs. For this reason, OSAP provides postsecondary students with financial assistance in the form of grants and loans.

Ontario Study Grants do not normally have to be repaid. However, if you withdraw from studies during the academic year or if an error was made in completing your application form, you may be required to repay all or a part of your grant assistance.

Canada and Ontario Student Loans must be repaid when you end your postsecondary studies. The interest on your student loan(s) is paid by the federal and/or provincial governments while you are enrolled in postsecondary studies.

Who can apply for OSAP

How does OSAP determine whether I am eligible to apply for assistance?

Eligibility for OSAP assistance is based on your citizenship and Ontario residency, as well as institution and program requirements. If you meet the following criteria, you are eligible to apply for OSAP assistance.

Citizenship

You must be a Canadian citizen or permanent resident (landed immigrant). If so, you are eligible to apply for Canada Student Loan assistance through OSAP.

Ontario residency

If you meet OSAP's citizenship and Ontario residency criteria, you are eligible to apply for Canada Student Loan, Ontario Study Grant, and Ontario Student Loan assistance.

There are several ways in which you can be considered an Ontario resident. For example, you are considered an Ontario resident if you have lived in Ontario since birth. You are also considered an Ontario resident if you have lived in Ontario for at least 12 consecutive months immediately before the beginning of your full-time postsecondary studies in Ontario. A complete outline of Ontario residency requirements is provided on the OSAP application form.

Institution eligibility

You may apply for OSAP assistance if you plan to attend an OSAP - approved postsecondary institution. Generally, publicly funded universities and colleges of applied arts and technology and certain private postsecondary institutions are considered approved institutions.

If you do not know whether your institution is approved, contact the Policy Unit, Student Support Branch, to determine whether the institution you plan to attend is approved. If your institution is not approved, the Policy Unit will provide you with detailed information on approval procedures.

The type and location of the institution will also determine the type of assistance for which you may be considered.

Program eligibility

You must enrol in an approved program leading to a degree, diploma, or certificate. In addition, the program must meet criteria regarding length and course load.

How to apply for OSAP assistance

Where can I get an OSAP application form?

You may pick up an OSAP application form from guidance offices at Ontario high schools, from financial aid offices at Ontario universities and colleges of applied arts and technology, or from the Student Support Branch of the Ministry of Colleges and Universities. OSAP application forms for the 1992-93 academic year will be available in March 1992.

Where do I send my application form?

You must send your OSAP application form to the financial aid office of the institution you plan to attend. The financial aid office will ensure that it is completed accurately and contact you if any additional information is required. This office can also inform you about the status of your application and answer any questions you may have about OSAP.

If you are planning to attend a private postsecondary institution or to study outside of Ontario or Canada, send your OSAP application form and a completed "Confirmation of Program Information" form (green sheet) to the Student Support Branch, Ministry of Colleges and Universities.

When should I apply?

Apply early! Submit your completed application form as soon as possible. The Student Support Branch generally takes 6 weeks to process an application after it is received from the financial aid office. You may wish to check with your financial aid office to find out how much time they require to review your application form.

If you do not apply for OSAP assistance before your program begins, you may still apply up to 90 days before the end of your academic year.

What information is required on the application form?

Since the amount of financial assistance you receive is based on your financial need as determined by OSAP, you are required to provide detailed information about your income and assets. If applicable, your parent(s) may be required to provide similar financial information. If you are married, your spouse or common-law partner will be required to provide his or her financial information.

How much assistance is available?

The Ministry of Colleges and Universities expects that you and your family have planned and budgeted for your postsecondary education. However, the ministry realizes that you and your family may not have enough financial resources to cover all your educational costs.

To determine how much assistance you will receive, OSAP subtracts the educational costs allowed under OSAP from the financial contribution you and your family are expected to make.

Educational costs

Costs considered under OSAP include, tuition, compulsory fees, books, equipment, and supplies. In addition, an allowance for personal and living expenses, local travel, return trips home, and child care may be calculated.

Financial resources

OSAP expects you to contribute towards your educational costs. This contribution is based on your income and assets.

If you are determined to be a "dependent student", your parent(s) income and assets will also be considered. If you are married, OSAP will also consider your spouse's income and assets.

Maximum amounts

The maximum amounts of assistance available in 1991-92 were:

Ontario Study Grant Plan

Dependent students	\$2550 per term
Independent single students	\$1800 per term
Married students	\$2550 per term
Sole-support parent students	\$3550 per term
All students attending private postsecondary institutions	\$1550 per term
Students with disabilities	\$3550 per term

Canada Student Loans Plan

All students	\$105 per week multiplied by the number of weeks in your study period (maximum 52 weeks).
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Ontario Student Loans Plan

All students	\$1000 per term up, to \$3000 per academic year.
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There are lifetime maximums for all three plans.

Other important facts about OSAP

Special circumstances

When you apply for assistance, your application is assessed using the standard policies established by OSAP. However, this "standard assessment" may not adequately reflect your situation, or your situation may change.

If difficult circumstances have prevented you from living with your family, or if you have special educational expenses because of a disability, you may be eligible for special consideration. Contact your financial aid office for information on appeal procedures.

The OSAP Appeal Board

The OSAP Appeal Board consists of students, financial aid administrators, and members of the public. It is available to hear your case if you are not satisfied with a decision made regarding your appeal for OSAP assistance. Contact your financial aid office for more information.

Deadlines

- It takes about 6 weeks for a complete and correct OSAP application to be processed by the Student Support Branch. You may wish to contact your financial aid office to find out how much time is required to review your application before it is forwarded to the Student Support Branch.
- Applications can be submitted up to 90 days before the end of your academic year.
- Appeals and requests for special consideration must be received at the Student Support Branch at least 8 weeks before the end of your academic year.

Repaying your loan(s)

You will be expected to start repaying your *Canada Student Loan(s)* 6 months after you stop being a full-time student, 6 months after you reduce your course load to less than 60% of a full course load, or 6 months after you switch to a program of study or institution that is not approved for Canada Student Loan assistance.

You will be expected to start repaying your *Ontario Student Loan(s)* 6 months after you reduce your course load to less than 20% of a full course load, or 6 months after you switch to a program of study or an institution that is not approved for Ontario Student Loan assistance.

If you have defaulted on either a Canada or Ontario Student Loan or if you have an undischarged bankruptcy, you may not be eligible for OSAP assistance.

**Academic
progress**


OSAP assistance is available to help you progress in and complete your studies. Failure to progress in your studies may prevent you from receiving additional OSAP assistance.

**Where can I get
more information?**

At every Ontario university and college of applied arts and technology, a financial aid office is available to help you obtain the assistance you are eligible to receive. Besides being knowledgeable about all aspects of OSAP, the financial aid office is familiar with the other forms of financial assistance, such as scholarships and bursaries.

Information is also available by contacting the Student Support Branch at:

Student Support Branch
Ministry of Colleges and Universities
P.O. Box 4500
189 Red River Road, 4th Floor
Thunder Bay, Ontario
P7B 6G9
(807) 343-7260
Toll-free: 1-800-465-3013
Telephone Device for the Deaf: 1-800-465-3958



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